

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Richmond Division**

IN RE:)	
)	
PATRICIA L. CRUICKSHANKS)	Case No. 12-37058-KRH
)	Chapter 13
Debtor)	

AFFIDAVIT IN SUPPORT OF MOTION FOR HARDSHIP DISCHARGE

BEFORE ME, the undersigned authority, personally appeared PATRICIA L. CRUICKSHANKS, known to me, and upon her oath, stated as follows:

1. My name is PATRICIA L. CRUICKSHANKS. I am above the age of 18 years, and competent to make this affidavit.
2. I have personal knowledge of the facts set forth in this affidavit.
3. I reside at 3061 Montfort Loop, Henrico, VA 23294.
4. On or about December 12, 2012, I filed a petition under Chapter 13 of the Bankruptcy Code, and my Chapter 13 plan was subsequently confirmed.
5. In October 2015 I suffered a severe back injury resulting from an automobile accident not caused by me.
6. On or about June 3, 2016 I suffered a stroke resulting in hospitalization.
7. On or about June 21, August 30, October 25, and December 13 I underwent medical procedures for injuries arising out of said automobile accident.
8. I am not employed and have been on a fixed income from Social Security and a pension for several years.

9. To date unsecured my creditors have been paid 5.35% of their claims.

10. Pursuant to paragraph A-4 of the confirmed plan, if the case were liquidated under Chapter 7, the unsecured creditors would receive no dividend on their allowed claims. Thus the value, as of the effective date of the plan, of property actually distributed under the plan on account of each allowed unsecured claim is not less than the amount that would have been paid on such claim if the estate of the Debtor had been liquidated under Chapter 7.

11. Modification of the plan under 11 U.S.C. § 1329 is not practicable because I am not able to generate sufficient income to cover my basic living expenses.

WITNESS the following signature and seal this 17th day of January 2017.

/s/ PATRICIA L. CRUICKSHANKS (seal)
PATRICIA L. CRUICKSHANKS

CERTIFICATE OF ACKNOWLEDGMENT

State of Virginia
County of Henrico; to wit:

The foregoing instrument was acknowledged this 17th day of January 2017 by PATRICIA L. CRUICKSHANKS

/s/ Cristina Marie Diez
Notary Public

My Commission Expires: August 31, 2020
Notary Registration Number: 7691239